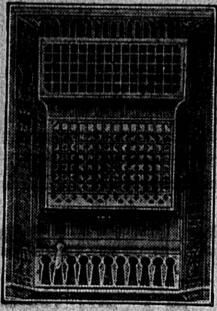


The Torrance Herald Demonstration Home



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We Are Also Dealers for Fraser Circulating Floor Furnaces

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1428 MARCELINA AVENUE (Opposite Post Office) PHONE 60

Building in County Speeds Up

Unincorporated Areas More Than Double Nov. 1935 Report

Valuation of building activity in the unincorporated sections of Los Angeles county last month was more than double the valuation for the similar month of 1935, the county building bureau stated today.

During November, permits aggregating \$1,412,461 were taken out by residents in Lomita and other unincorporated areas. During November of last year, valuation of all permits issued during that month was only \$680,071.

60 Percent Ahead

Building activity in most of the cities in the county was practically in proportion to new construction in the unincorporated areas, with few exceptions. Some cities showed exceptional gains.

For the year to date, building activity is about 60 percent ahead of the similar period of last year. Valuation for the 11 months of this year was given as \$14,689,616, as compared with only \$9,941,908 for the period ending November 30 last year.

RANCH HOME NEAR COMPLETION



Finishing touches are being put to the 5-M Ranch, new suburban residence shown above of Mr. and Mrs. E. D. Morse at Rolling Hills, Rancho Palos Verdes. The traditional rambling type of early California ranch house is followed but numerous interesting adaptations are included.

This spacious house includes four bedrooms, three baths, and

commodious living rooms. Finished throughout in knotty pine, various colorings are obtained in the different rooms by skillful use of stain, paint and hand rubbing. Corner windows in the bedrooms afford full enjoyment of the fine views from the slightly elevated location. In the library and living room unusual fireplaces and chimneys have been constructed from the country

rock found on the property.

An effect of space and comfort is obtained in the living room by the use of crosswise beaming in the manner of the French farm house. A wide terrace across the front of the house roofed in pergola fashion with eucalyptus logs adds to the facade. Later to be covered with rose vines this terrace will become an out-door living room.

Suggestions Offered

Real Estate Purchase Tips Given by FHA Officials

Landscaping Plans Under Study Later

One phase of the development of The Herald's Demonstration Home has been shoved into the background in the weeks of planning the structure now rising at Beech and Sierra avenues. This is its landscaping. However, this factor will be given close study in the next several weeks and, under the direction of an experienced gardener, the homestead will be plotted, laid out and then planted with the colorful varieties of shrubbery and flowers.

While there are no handbooks to guide the inexperienced homebuyer over possible mistakes in judgment in the purchase of real estate, Federal Housing Administration officials offer a few suggestions for those who would buy land in a real estate subdivision. Here they are:

"Be sure there is evidence of a healthy and active demand for homes at the prices asked."

"See that the site of the subdivision is suitable; whether the land is plainly appropriate for the type of development contemplated by the developers; whether there are evidences of natural or created hazards such as fog, smoke, obnoxious odors, etc."

Schools and Utilities

"Determine whether the subdivision is easily accessible by means of public transportation; whether there are adequate highways to schools, employment and shopping centers."

"Are there adequate utilities and street improvements? Do these meet city or county specifications?"

"Is there an adequate supply of pure water and ample facilities for the disposal of sewage. Do they meet the approval of local or state health authorities?"

"Do the design and development comply with plans and regulations of the local zoning, and city planning authorities if the subdivision falls within the jurisdiction of a city?"

Risk Protection

"Are there appropriate deed restrictions?"

"Make certain that the subdividers are financially able to carry through their sales and development program."

"Are the assessments and taxes to which the property is liable in line with the type of development contemplated?"

FHA officials point out that to be eligible for financing under the insured mortgage system, homes in subdivisions would be expected to meet these requirements. In this way the lender of mortgage funds and the Housing Administration which insures the mortgage, as well as the individual purchaser, are protected against the risks which are always present when pioneering in a new area.

Wild platting of land in the past, they said, has resulted in losses of hundreds of millions of dollars to purchasers and investors when wiser planning would have saved homes and investments of thousands.

Steady Gain Seen in Real Estate

SACRAMENTO, Dec. 10 (UP)—Investments in California real estate and securities in general are increasing at a steady pace, State officials reported to Gov. Frank F. Merriam.

"People generally are becoming more favorable toward investments in securities of all types," said Edwin M. Daugherty, State commissioner of corporations. "This appears to be the natural consequence of the recent and rather steady advance in the market price of practically all securities."

A continuation of the renewed interest in California real estate was reflected in the report showing steadily increasing activity in the state division of real estate.

Your rent money will buy a home.

Re-Roofing Made Easy by Using New Composition

Many composition roofing companies offer special types of roofing for laying directly over the old roof. The added insulation value of such a procedure has much to recommend it, but care must be taken to see that nails and broken shingles do not tear the new roofing. Shingles can also be laid directly over an old shingle roof, but care must be taken to see that the nails extend through the old shingles and into the sheathing.

BRANCH HOME OFFICE HERE

(Continued from Page 1-C) of its erection, and, when completed, have it open for public inspection.

"Inasmuch as the Torrance Herald is planning a special section and will devote much space in the weeks to come to the Better Housing campaign which should attract great interest in this work locally, the directors of the Chamber of Commerce are taking recognition of this worthy community project."

"Would it be possible for a qualified representative of the Better Housing Program to be stationed at a branch office in Torrance from Dec. 10 until such time as local building activity no longer demands his services? We would be glad to furnish office space and telephone service and render every other assistance to such a representative."

"By opening a branch office here with the announcement of The Herald's Demonstration Home, the Better Housing program could lend assistance not only to our newspaper in its demonstration, but also to hundreds of others who may be spurred into home building by the newspaper's activity. Thus a city-wide home-building program could be instigated and continued."

Insured Mortgage Plan Defined

What is the Insured Mortgage Plan? It is a new mortgage system created under the National Housing Act under which mortgage lenders are insured against loss thru a mutual mortgage insurance fund applying to a standardized form of home mortgage lending.

Any responsible person with a steady income and a good credit record can borrow under this system.

Three Questions

Commonest Queries About FHA Home Plan are Answered

"If I want to build a new home under the Federal Housing Administration set-up, what do I do?" is the commonest question put to Better Housing Program representatives. Here is their answer:

See a cooperating builder, or discuss the matter in general with an approved lending institution. Tell them how much cash you can invest in the deal and the value of the land if you already own it. Indicate about the price of the house you wish to build, and how much you can afford to pay each month.

With these tentative figures they can determine whether such a loan would be acceptable to them from a credit standpoint. If so, you should have the plans and specifications drawn by a competent architect, and estimates made by one or more competent and responsible contractors. With these prepared, you should then make a formal mortgage application.

"What happens next?" the prospective home-owner asks. If the location and type of house and the mortgage application are approved by the

FHA, it will give a firm commitment to the lending institution that it will insure your mortgage when the job and transactions are complete. With this commitment made, you or your contractor can secure a construction loan and proceed with the erection of your home.

"Will having an insured mortgage prevent me from selling?" is another common query. On the contrary, it will be of real assistance. In the near future, when more people like you know about the advantages of the Insured Mortgage Plan, the first question asked by a prospective buyer of your house will be, "Was this house built under the FHA appraisal and inspection system?"

LUMBER IS SPECIFIED
All lumber going into The Herald's Demonstration Home will be grade-marked, first or second quality material, according to the specifications of the FHA.

INCLUDE ALL COSTS
Monthly FHA loan payments to your bank include a portion of the principal borrowed, taxes, interest and insurance.

New Flooring is Easily Installed

New floors, an attractive feature of new houses, can be made a part of an old house when remodeling is considered. It is generally wise to lay new floors in the opposite direction to the old floor, but if it is desired some types can be laid in the same direction.

Where this is done a heavy blanket of paper or insulating material should be laid over the old floor first. This will eliminate the appearance of "peaks and valleys" following the contour of the old floor.

Flooring now on the market can be purchased already finished on all four sides. Where speed is essential in remodeling this type of flooring has much to recommend it.

NO DELAY when you get HOME FINANCING FUNDS from an INSURED ASSOCIATION

That's because we have plenty of funds available for responsible families. Scores are investing their savings here under our safety-insured plans. An agency of the U. S. Government can invest millions of dollars in insured associations on the same basis as individuals.

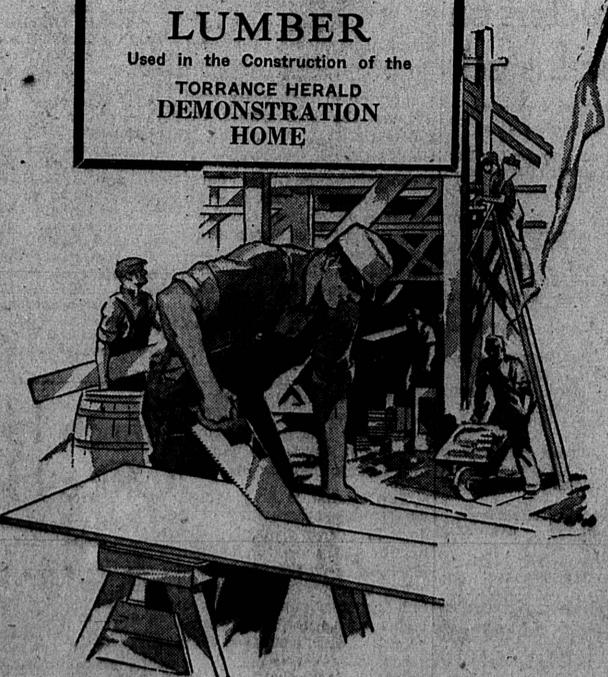
This ample supply of funds for immediate use to buy, build, modernize, or refinance your home is at your disposal on fair terms, without red tape. Ask about our pay-from-income plan.

American Building & Loan Association

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We Furnished All the ROUGH LUMBER

Used in the Construction of the TORRANCE HERALD DEMONSTRATION HOME



We'll Help You With Your Plans and Estimating!

Plan from the start with expert, unbiased advice. We will gladly consult with you and help you make improvements of greatest value. Estimates will be furnished without obligation or expense on your part.

PHONE 129

If you plan to build, remember that the most important element in your home is the LUMBER. Upon its quality depends the beauty and permanence of the structure. Be sure that YOUR home is built with the quality of lumber it deserves.

Specify . . .

"GRADE MARKED" Lumber

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Your Life-Long Opportunity Is Knocking!

How many payments on YOUR OWN HOME would you trade for an equal number of rent receipts? You say none, of course. But still you keep on paying rent when it is so easy and so much smarter to live in a home that is your own.

Ask us to explain how YOU can do it. We will be glad to talk with you.

LOTS

4 exceptionally fine lots near the Torrance Herald's Demonstration Home on Acacia north of Torrance Blvd.

2 Lots on Acacia south of Torrance Blvd. Wonderful location, can be purchased for \$650 each.

One Lot on Beech, also near the Demonstration Home north of the boulevard and selling for only \$500.

Three 3- and 4-room homes in good condition, in the Hammerton Tract, for \$1500.

HOMES

Three 2-bedroom houses near the Fern Avenue school. Ideal for families with children in school. \$2250.

Frame house on Andree, newly painted and reconditioned, for only \$2250.

Six-room frame house on Carson, 3 bedrooms and in fine condition. \$3500.

Five-room frame home on Cota, double garage and completely furnished. Corner lot. \$3000.

Five-room stucco house on Acacia. In excellent condition and beautifully landscaped. \$4000.

Five-room artistic stucco home on one of the best streets in Torrance. Landscaping is outstanding, many flowers, shrubs, and trees. Unusually attractive. Price and terms reasonable.

* ALL THE ABOVE PROPERTIES CAN BE PURCHASED ON SMALL DOWN PAYMENT AND EASY MONTHLY TERMS.

1315 Post REMCO Phone 5

Pertinent Facts About Insured Mortgages

What is the maximum amount of a loan under a Federal Insured Mortgage? Not more than 80 percent of the appraised value of the property, land and dwelling included, and not more than \$10,000 in any case.

How must the mortgage loan be repaid? In equal monthly amounts.

What do these monthly payments cover? Interest on the outstanding balance of the loan, payment on account of the principal loan, the service fee, and the estimated monthly proportion of the annual taxes and insurance premiums on the property and the mortgage.

What insurance is required? Mutual mortgage insurance (the basis of this new plan) and such other forms of property insurance as the mortgagee may require, such as fire and other hazard insurance which protects the interests of the lender as well as the borrower.

Housing Program Aid All Business

More than a million dollars worth of business for building trades has been developed by the 26 Los Angeles County Better Housing Information offices during the first 60 days since their opening. These offices, one of which is now located in the Chamber of Commerce here, are for the purpose of disseminating correct information to owners of all types of property concerning the rules and regulations of the Federal Housing Administration.

All of the official FHA literature is available free, and actual assistance in making out applications for either Title I, Modernization and Repair loans, or Title II, Long-term, Home Financing.

OWN YOUR OWN HOME

HOT BARGAINS!

5 Rooms	Amapola	\$2250
4 Rooms	Amapola	\$2250
5 Rooms	Amapola	\$2100
5 Rooms	Amapola	\$1750
4 Rooms	Amapola	\$2250
4 Rooms	Amapola	\$2500
4 Rooms	Andree	\$1850
3 Rooms	Andree	\$1500
4 Rooms	Cota	\$1500
4 Rooms	Cota	\$2500
5 Rooms	Portola	\$2600
4 Rooms	Portola	\$1600
4 Rooms	Sartori	\$1800

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